

Notice of Allowability	Application No.	Applicant(s)
	09/819,497	YEGGE ET AL. Art Unit
	Examiner Lena Najarian	3626

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS. This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 12/7/05.
2. The allowed claim(s) is/are 41-49.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application (PTO-152)
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.



JOSEPH THOMAS
SUPERVISORY PATENT EXAMINER

DETAILED ACTION

Notice to Applicant

1. This communication is in response to the request for continued examination (RCE) filed 5/27/05 and supplemental amendments filed 8/1/05, 11/14/05, and 12/7/05. Claims 41-49 are pending.

Allowable Subject Matter

2. Claims 41-49 are allowed.

3. The following is an examiner's statement of reasons for allowance:

Claims 41 and 47, now renumbered as claims 1 and 7 respectively, are directed to a method for providing integrated financial management services to a crop producer.

The closest prior art of record, Schneider (US 2002/0103688 A1), Andersons ("The Andersons, Inc Licenses Software to American Agrisurance Farmers Gain Powerful New Marketing Tool"), Marketeer ("Center for Farm Financial Management"), and Stalcup ("Elevate your market advice") teach recording projected income and expense data for the crop producer, determining a break even point, evaluating a desired level of crop insurance, and computing profitability.

However, the closest prior art of record does not teach or fairly suggest updating the break even point with actual expense data and that the desired level of crop insurance is a percentage defined by the break even point, a production

yield history and a unit guarantee as follows (break even point)/(production yield history x unit guarantee) x 100.

Dependent claims 42-46 (now renumbered as claims 2-6) and 48-49 (now renumbered as claims 8-9) incorporate the allowable subject matter of their respective independent claims, through dependency, and are also allowable for the same reasons.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. The cited but not applied prior art teaches an apparatus and methods for selecting farms to grow a crop of interest (US 2002/0059091 A1); an agricultural management system for providing agricultural solutions and enabling commerce (US 2002/0183867 A1); a method and system for accurately forecasting prices and other attributes of agricultural commodities (US 6,865,542 B2); a method and system for selling agricultural products by subscription (KR 2001103372 A); Farm Management Software and Risk: A Review; BudPro – Budget Projection Software; What is BudPro?; Department of Agricultural Economics: BudPro – Budget Projection Software; BudPro – Budget Projection Software Curriculum Guide; Grain Marketing Plans for Farmers; CASHPRO;

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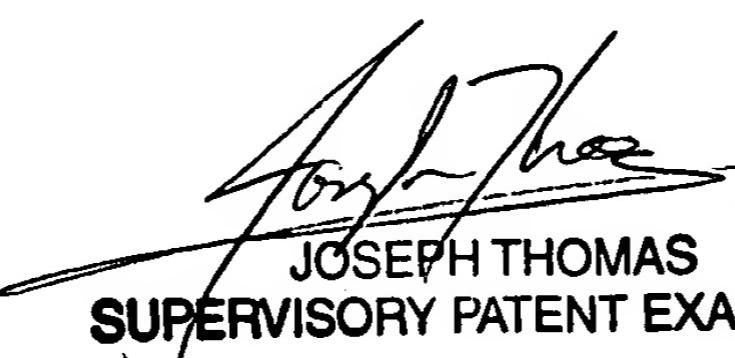
AgRisk 1.0 Technical Reference; and Optimal Grain Marketing: Balancing Risks and Revenue.

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lena Najarian whose telephone number is 571-272-7072. The examiner can normally be reached on Monday - Friday, 8:30 am - 5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on 571-272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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In
12-7-05


JOSEPH THOMAS
SUPERVISORY PATENT EXAMINER